PTO/SB/21 (09-04) Approved for use through 07/31/2006. OMB 0651-0031
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Appl. No. 10/648,744 Amdt. Dated Oct. 9, 2007 Reply to Office Action Mailed July 9, 2007

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Juei-Mei Wang) Examiner:) Frenel, Vanel
Serial No: 10/648,744	Group Art Unit: 3627
Confirmation No.: 3733) Dated: Oct. 9, 2007
Filed: August 25, 2003	}
For: SYSTEM AND METHOD FOR MANAGING BAD ACCOUNTS OF ACCOUNTS RECEIVABLE	`

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Honorable Commissioner for Patents and Trademark

Alexandria, Virginia 22313-1450

Sir:

In response to the outstanding Office action mailed July 9th, 2007 in connection with the above-identified application, kindly amend the subject application as follows and consider the accompanying remarks.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 6 of this paper.